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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Pamela
First name	First name
Write the name that is on	
your government-issued picture identification (for Middle name	Middle name
example, your driver's Howlin	Howlin
license or passport Last name	Last name
Bring your picture	
identification to your Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	
2. All other names you	Pamela
have used in the last First name	First name
8 years	
Middle name Include your married or	Middle name
maiden names.	Fisher
Last name	Last name
First name	Pamela First name
First fiditie	Filstilane
Middle name	Middle name
Wilder	Fisher Howlin
Last name	Last name
3. Only the last 4 digits Of your Social XXX - XX- 0267	XXX - XX- 4572
Security number or OR	OR
federal Individual	
Taxpayer 9 xx - xx- Identification number	9 xx - xx-
(ITIN)	

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De	ebtor 1 Elbert First Name	Howlin Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8846 S Dauphin Ave Number Street	8846 S. Dauphin Ave. Number Street
		Chicago Illinois 60619 City State Zip Code	Chicago Illinois 60619 e City State Zip Code
		·	
		Cook County	Cook County
		If your mailing address is different from the above, fill it in here. Note that the court will ser notices to you at this mailing address.	e one If Debtor 2's mailing address is different from yours,
		Number Street	Number Street
		City State Zip Co	ode City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition lived in this district longer than in any other dis	Over the last 180 days before filing this petition, I have listrict.
		I have another reason. Explain. (See 28 U.S.C.	C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Elbert		Howlin	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy Cas	se		
 The chapter of the Bankruptcy Code you are choosing to file under 		escription of each, see <i>Notice Req</i>). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about h cashier's check, or m may pay with a credi I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lie.	now you may pay. Typically, if you noney order If your attorney is t card or check with a pre-print e in installments. If you choose your Filing Fee in Installments (Core be waived (You may request t required to, waive your fee, and that applies to your family sition, you must fill out the Application.	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to li			you want to stay in your residence? st You (Form 101A) and file it with

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First Name Middle Name Last Name	n)		
Part 3: Report About Any Businesses You Own as a Sole Proprietor			
report About Any Businesses Tou Own as a Sole Proprietor			
12. Are you a sole No. Go to Part 4. proprietor of any full-			
or part-time Yes. Name and location of business business?			
A sole proprietorship is a business you			
operate as an Individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			
If you have more than City State	Zip Code		
proprietorship, use a Check the appropriate box to describe your business: separate sheet and			
attach it to this Health Care Business (as defined in 11 U.S.C. § 101(27A))			
petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)	Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
Stockbroker (as defined in 11 U.S.C. § 101(53A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6))			
None of the above			
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small appropriate deadlines. If you indicate that you are a small business debtor, you sheet, statement of operations, cash-flow statement, and federal income tax retter exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).	must attach your most recent balance		
For a definition of Small business debtor, No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor	r according to the definition in the		
see 11 U.S.C. § Bankruptcy Code. 101(51D).	according to the definition in the		
Yes. I am filing under Chapter 11 and I am a small business debtor accorde.	ording to the definition in the Bankruptcy		
Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immed	iate Attention		
14. Do you own or have			
any property that poses or is alleged to Yes. What is the hazard?			
pose a threat of			
identifiable hazard to public health or			
safety? Or do you Where is the property?			
own any property that needs immediate attention? Number Street Street			
For example, do you			
own perishable goods,			

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 Debtor 1 First Name
 Elbert Howlin Last Name
 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling					
	About Debtor 1:		About Debtor 2 (Sp	pouse Only in a Joint Case):	
15. Tell the court	You must check one:		You must check one:		
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.	
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		the certificate and the payment plan, eveloped with the agency.	
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.	
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ter you file this bankruptcy petition, copy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	I certify that I asked for credit counseling service from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		from an approve obtain those se made my reques	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.	
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still y within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.	
		he 30-day deadline is granted only mited to a maximum of 15 days.		the 30-day deadline is granted only imited to a maximum of 15 days.	
	I am not required counseling beca	d to receive a briefing about credit use of:	I am not required to receive a briefing about creat counseling because of:		
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.	
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.	

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Elbert Howlin /s/ Pamela Howlin Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/21/2017 Executed on _ 1/21/2017 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Elbert		Howlin	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	1/21/2017
	Signature of Attorney	****	M	M / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			_	
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Elbert		Howlin			
	First Name	Middle Name	Last Name			
Debtor 2	Pamela		Howlin			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Oldio)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,923.50
1c. Copy line 63, Total of all property on Schedule A/B	\$15,923.50
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$38,116.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	e D = \$35,110.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$15,697.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$53,813.00
Your total liability	\$53,813.00
	\$53,813.00
Your total liability Part 3: Summarize Your Income and Expenses 4. Schedule 1: Your Income (Official Form 1061)	\$3,657.97
Your total liability Part 3: Summarize Your Income and Expenses	\$3,657.97

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Howlin Debtor 1 Elbert _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,108.13 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your o	case:				
Debtor 1	Elbert		Howlin			
Debtor 2	First Name Pamela	Middle N	ame Last Name Howlin			
(Spouse, if f		Middle N				
United St	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case nun	nber		(State)			
Officia	al Form 106A/B					Check if this is an amended filing
-	dule A/B: Prope	ertv				12/
category responsib write you Part 1:	where you think it fits best. le for supplying correct infor r name and case number (if Describe Each Residence	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd, or Other Real Estate Y	o married people a nrate sheet to this ou Own or Have	are filing together, both a form. On the top of any a	re equally
1. D0 y0	No. Go to Part 2	quitable interest	n any residence, building, lan	u, or sillinar prope	rity:	
	Yes. Where is the property?					
1.1	Street address, if available, or	other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ng ive	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	on, one	_p	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Other information you wish the	y and another to add about this i	(see instructions)	ommunity property
If you	own or have more than one, I	ist here:	property identification numb	er:		
1.2	Street address, if available, or		What is the property? Check Single-family home Duplex or multi-unit buildir Condominium or cooperat Manufactured or mobile ho	ng ive	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule Diams Secured by Property.</i> Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl		Check if this is co (see instructions)	mmunity property

At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Elbert		Howlin Case nu	mber (if known)	
	First Name	Middle Name	Last Name		
1.3	et address, if available, or o		What is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
,		·	Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	mmunity property
			Other information you wish to add about this it property identification number:	em, such as local	
you ha	ve attached for Part 1. W	rite that number h	all of your entries from Part 1, including any en nere. 		
ou own tl	hat someone else drives. If ins, trucks, tractors, sport u	you lease a vehicle,	it in any vehicles, whether they are registered of also report it on Schedule G: Executory Contracts a rcycles	-	
3.1	Make Model:	Hyundai Sante Fe Sport	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Year: Approximate mileage: Other information: 2014 Hyundai Sante Fe S	2014 30460 port: REAFFIRM	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$18200.00	Current value of the portion you own? \$9100.00
	2014 Hyundai Gante Fe Sport. HEALT IIII		Check if this is community property (se	е	
3.2	Make Model: Year:	Dodge Caravan 2013	Who has an interest in the property? Checkone. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2013 Dodge Caravan: RE	60000 AFFIRM	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$10875.00	Current value of the portion you own? \$5437.50
			Check if this is community property (se instructions)	е	

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	Elbert First Name	Middle Name	Howlin Last Name	Case numb		
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	•
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	lv	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors	•		
			L			
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Orealiors with thave old	ums becared by mopen.
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun instructions)	nity property (see		
Exar		•	er recreational vehicles, other t, fishing vessels, snowmobiles, n	•		
Exar	nples: Boats, trailers, motors	•		notorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one.	notorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, n Who has an interest in the p one. Debtor 1 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i> ims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	notorcycle accessor property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propertion Current value of the portion you own? claims or exemptions. If
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check ly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own? claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the secured the amount of any secu Creditors Who Have Clate Clate Control of the secured t	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I ured claims on Schedule ims Secured by Propen
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. I lired claims on Schedule ims Secured by Propent Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another sity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own? claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1100.00 for Part 3. Write that number here

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Debt	or 1 Elbert First Name	Middle Name	Howlin Last Name	Case number (if known)	
Part 4			Last Ivallie		
Doy		y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ve in your wallet, in your home, in		on hand when you file your petition	\$50.00
17.	Deposits of money Examples: Checking, sa		; certificates of deposit; s	Cash:shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$175.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			-
18.		or publicly traded stocks, investment accounts with broker Institution or issuer name:	age firms, money marke	t accounts	
19.	Non-publicly traded s an LLC, partnership, a		ted and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	
		-			

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Debt	tor 1 Elbert		Howlin	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in I		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, , , , , , , , , , , , , , , , , , , ,	,		
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No	Issuer name and description:			
	Yes				

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Debt	or 1 Elbert First Name	A 40 of other	Howlin	Case number (if known)	
24.		Middle	Name Last Name count in a qualified ABLE program, or unde	or a qualified state tuition program	
24.		530(b)(1), 529A(b), and 529		er a quanneu state tuition program.	
	✓ No				
	Yes	Institution name and descrip	ption. Separately file the records of any interes	sts.11 U.S.C. § 521(c):	
	_				
25.		•	property (other than anything listed in line	1), and rights or powers	
		or your benefit			
	✓ No	uih o			
	Yes. Desc	nbe			
26.		= ' '	secrets, and other intellectual property es, proceeds from royalties and licensing agree	ements	
	No No	,	, , ,		
	Yes. Desc	ribe			
27.	Licenses fran	 nchises, and other general	Lintangibles		
			ses, cooperative association holdings, liquor l	licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the
Mor	ney or proper	ty owed to you?			Current value of the portion you own?
Mor	ney or proper	ty owed to you?			portion you own? Do not deduct secured
	ney or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s	ved to you pecific information	2016 Anticipated Tax Refund	Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s about	ved to you	2016 Anticipated Tax Refund	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s about you a	ved to you pecific information t them, including whether	2016 Anticipated Tax Refund	State:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a	pecific information t them, including whether lready filed the returns he tax years	2016 Anticipated Tax Refund		portion you own? Do not deduct secured claims or exemptions. \$61.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor	pecific information t them, including whether dready filed the returns the tax years	2016 Anticipated Tax Refund spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor	pecific information t them, including whether dready filed the returns the tax years		State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	pecific information t them, including whether dready filed the returns the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	pecific information t them, including whether lready filed the returns he tax years t due or lump sum alimony, s		State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	pecific information t them, including whether lready filed the returns he tax years t due or lump sum alimony, s		State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00 \$0.00 t
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	pecific information t them, including whether lready filed the returns he tax years t due or lump sum alimony, s		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past	pecific information t them, including whether lready filed the returns he tax years t due or lump sum alimony, s		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	\$61.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s	pecific information t them, including whether dready filed the returns the tax years t due or lump sum alimony, so specific information		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$61.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$61.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$61.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abour you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soci	pecific information t them, including whether dready filed the returns he tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$61.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abour you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soci	pecific information t them, including whether dready filed the returns he tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$61.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Elbert		Howlin	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, en		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries fo		\$286.00
Part	5: Describe Any Bu	usiness-Related Pro	operty You Own or Have an Ir	nterest In. List any real estate in Part	:1.
37.	Do you own or have ar	ny legal or equitable in	terest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p D	current value of the ortion you own? to not deduct secured claims rexemptions
38.	Accounts receivable o	or commissions you alr	eady earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Elbert	Howlin	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equip	oment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
		<u> </u>		
41.	Inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships	or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
43.	Customer lists, mailing list	s, or other compilations		
	√ No			
		de personally identifiable information (as defined in 11 U.S.C. § 1	01(41A))?	
	ш .		, ,,	
	☐ No			
	Yes. Describe.			
44.	Any business-related prop	perty you did not already list		
	✓ No			
	Yes. Give specific			
	information			_
				_
45 A	dd the dollar value of all of	f your entries from Part 5 including any entries for pages yo	ou have attached	
		f your entries from Part 5, including any entries for pages your		
<u> </u>				
Part	f you own or have an inte	n- and Commercial Fishing-Related Property You Overest in farmland, list it in Part 1.	wn or Have an Interest In.	
46.	Do you own or have any le	egal or equitable interest in any farm- or commercial fishin	g-related property?	
	No. Go to Part 7.	-		Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			or oxomptions
''.	Examples: Livestock, poultr	y, farm-raised fish		
	No No			
	Yes. Describe			
	L Tes. Describe			

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Debto	or 1 Elbert First Name	Middle Name	Howlin Last Name	Case number (if known)	
48.	Crops-either growing o				
	No Yes. Describe				
49.	Farm and fishing equip No Yes. Describe	oment, implements, machinery, fixtu	res, and tools of trade		
50		lies, chemicals, and feed			
00.	No No	ies, onemicus, and icea			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you dic	I not already list		
	No Yes. Describe				
		l of your entries from Part 6, includi	ng any entries for pages	you have attached	
Part 7	Describe All Pro	perty You Own or Have an Inter	rest in That You Did N	ot List Above	
		perty of any kind you did not already s, country club membership	list?		
	✓ No				
	Yes. Give specific information				
54. Ad	d the dollar value of al	I of your entries from Part 7. Write t	hat number here		>
Part 8	List the Totals of	Each Part of this Form			
55. P	art 1: Total real estate	, line 2		>	
56. p a	art 2 total vehicles, lin	e 5	\$14537.50		
57. Pa	art 3: Total personal an	d household items, line 15	\$1100.00		
58. P a	ırt 4: Total financial as	sets, line 36	\$286.00		
59. P	art 5: Total business-re	elated property, line 45	· · · · · · · · · · · · · · · · · · ·		
60. P	art 6: Total farm- and f	ishing-related property, line 52			
61. P	art 7: Total other prop	erty not listed, line 54			
62. T o	otal personal property.	Add lines 56 through 61	\$15923.50	Copy personal property total ►	+ \$15923.50
63. To	ital of all property on S	chedule A/B. Add line 55 + line 62			\$15923.50

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Fill in this information to identify your case:							
Debtor 1	Elbert		Howlin				
	First Name	Middle Name	Last Name	_			
Debtor 2	Pamela		Howlin				
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the:		Northern	District of Illinois	_			
Case number (If known)			(State)	_			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief description: Hyundai Sante Fe Sport, 2014, 2014 Hyundai Sante Fe Sport:	\$9,100.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	REAFFIRM Line from Schedule A/B: 03			
	Brief description: Misc. Household Goods and Furniture Line from	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Schedule A/B: 06		,,	
3.	(Subject to adjustment on 4/01/19 and ev	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	Yes			

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Debtor 1 Elbert First Name Howlin Case number (if known) Middle Name Last Name

Secretarian	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Secretarian				
Paris Pari	description: Misc. Jewelry Line from	\$100.00	100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Schedule A/B: 07 300.00	Brief description: Misc. Electronics	\$300.00	\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 11 Brief	Schedule A/B: 07 Brief	\$300.00	applicable statutory limit	735 ILCS 5/12-1001(a)
description: Cash on Hand Line from Schedule A/B: 16 Brief description: Checking account, Chase Line from Schedule A/B: 17 Brief description: Federal, 2016 Anticipated Tax Refund Line from Schedule A/B: 28 Brief description: Field description: Federal, 2016 Anticipated Tax Refund Line from Schedule A/B: 28 Brief description: 350 Brief description: 350 Brief description: 350 Brief descriptio	Used Clothing Line from	<u> </u>	100% of fair market value, up to any	_
Brief description: \$175.00 ✓ \$175.	description: Cash on Hand Line from	\$50.00	100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	Brief description: Checking account,	\$175.00	\$175.00	735 ILCS 5/12-1001(b)
description: Federal, 2016 Anticipated Tax Refund Line from Schedule A/B: 28 Brief description: Dodge Caravan, 2013, 2013 Dodge Caravan: \$61.00 \$61.00 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(c); 735 5/12-1001(b)	Line from Schedule A/B:17			735 II CS 5/12-1001(b)
Schedule A/B:28	description: Federal, 2016 Anticipated Tax Refund	\$61.00	100% of fair market value, up to any	
Dodge Caravan, 2013, 2013 Dodge Caravan: 100% of fair market value, up to any	Schedule A/B: 28 Brief	\$5,437.50		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
applicable statutory in the				_

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in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the value of collateral. that supports this claim portion				_		
Pirst Name Middle Name Lest Name Lest Name Middle Name Lest Name L	Fill in	this information to identify your car	se:			
Pirst Name Middle Name Lest Name Lest Name Middle Name Lest Name L	Debto	or 1 Elbert	Howlin			
Spowers, Herry Frest Name Middle Name Last Name Case number	20010					
United States Bankruptcy Court for the: Northern	Debto	or 2 Pamela	Howlin			
Case number (lithrower) Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 127 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your ame and case number (if known) 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. 2. List all secured Claims 2. List all secured claims. If a creditor has more than one secured daim, list the creditor separately for each claim. If none than one creditor has a particular claim, list the creditor supplying correct information. 2. List all secured claims. 3. List all secured claims. 3. List all secured claims. If a creditor has more than one secured claim, list the creditor supply for each claim. If none than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information. If more than one creditor has a particular claim, list the creditor supplying correct information.	(Spous	e, if filing) First Name	Middle Name Last Name			
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to a community debt		to a community debt	Other (including a right to offset)			
Date debt was 11/1/2014 Last 4 digits of account number0001			Last 4 digits of account number0001			
Add the dollar value of your entries in Column A on this page. Write that number \$38,116,00			your entries in Column A on this need. Write that anything	¢39 116 00		

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Fill in this information to identify your case:						
Debtor 1	Elbert		Howlin			
	First Name	Middle Name	Last Name			
Debtor 2	Pamela		Howlin			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Official Form 106E/F

Check	ΙŤ	this	IS	an	amended	tiling

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1 List All of Your PRIORITY Unsec	ured Claims

Do any creditors have priority unsecured claims against you?

		Total	Priority	Nonpriority
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor seplisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two procontinuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonprior	ty amounts.
	✓ No. Go to Part 2. Yes.			

Official Form 106E/F

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Trinity Hospital- 93rd \$1,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2320 E 93rd St Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60617 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Medical Bills Is the claim subject to offset? Yes AFNI, INC. 4.2 \$1,095.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/1/2014 PO BOX 3427 Street Number As of the date you file, the claim is: Check all that apply. Contingent BLOOMINGTON Illinois 61702 Unliquidated State City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: AT T **✓** No Other. Specify MOBILITY Yes Birchland Market \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1251 1st Avenue Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 54729 Chippewa Falls Wisconsin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CHOICE RECOVERY \$50.00 Last 4 digits of account number 0876 Nonpriority Creditor's Name When was the debt incurred? 6/1/2011 POB 614-358-9900 Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43220 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes COMENITY CAPITAL/BLAIR \$241.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 182120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP 4.6 \$653.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY When was the debt incurred? 12/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

001 Collection; Collecting for

ORIGINAL CREDITOR: WOW

Other. Specify <u>INTERNET</u> CABLE PHONE - 1

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.7 \$1,534.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/1/2012 PO BOX 98875 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89193 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA \$262.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes CREDITONEBNK 4.9 \$330.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 98872 When was the debt incurred? 7/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

No Yes

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DR LEONARDS/CAROL WRIG \$49.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2013 1515 S 21ST ST Number Street As of the date you file, the claim is: Check all that apply. Contingent CLINTON Iowa 52732 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 ENHANCED RECOVERY CO L \$455.00 Last 4 digits of account number 7215 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 11/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify _ ORIGINAL CREDITOR: AT T **✓** No Yes JEFFERSON CAPITAL SYST 4.12 \$436.00 Last 4 digits of account number Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? 4/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? No

Yes

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MABT/CONTFIN \$364.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/1/2012 121 Continental Dr Ste 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent Newark Delaware 19713 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 MERRICK BANK \$1,957.00 Last 4 digits of account number Nonpriority Creditor's Name POB 9201 When was the debt incurred? 5/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.15 \$2,499.00 Last 4 digits of account number _ Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? 5/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ 001 UnknownLoanType Is the claim subject to offset? **✓** No

Yes

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 One Step Ahead \$500.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 2866 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53566 Monroe Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Due Is the claim subject to offset? **✓** No Yes Peoples Gas \$400.00 4.17 Last 4 digits of account number _ Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Gas Bills Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.18 Plain Green \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 93 Mack Road, Suite 600 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 59521 Box Elder Montana City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Payday Loan Is the claim subject to offset? **✓** No

Yes

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 SEVENTH AVENUE \$900.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1112 7TH AVE Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MONROE 53566 Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.20 SWISS COLONY \$700.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1112 7TH AVE When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MONROE Wisconsin 53566 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes SYNCB/WALMART 4.21 \$572.00 Last 4 digits of account number Nonpriority Creditor's Name 12/1/2011 When was the debt incurred? PO BOX 981400 Number Street As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes

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Debtor	1 Elbert First Name		Middle Name	Howlin Last Name	Case number (if known)			
Part 3:	List Others to I	Be Notified A	About a Debt That Yo	u Already Listed				
co co	llection agency is lilection agency he	trying to colle re. Similarly, i	ct from you for a debt y f you have more than oi	your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the one creditor for any of the debts that you listed in Parts 1 or 2, list the additional e notified for any debts in Parts 1 or 2, do not fill out or submit this page.				
_	Kevin W. Mortell, Attorney at Law Name 1821 Walden Office Sq Ste 400 Number Street		On which entry in Part 1 or Part 2 did you list the original creditor?					
_			Line 4.15 of (C	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims				
Sc Ci	chaumburg ty	aumburg Illinois 60173 State Zip Code		Last 4 digits of account number3071				

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Debtor 1 Elbert First Name Case number (if known) Howlin Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim								
	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
			Total claims					
Total claims from Part 1	6a. Domestic support obligations.	6a.	a					
	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated		3.					
			e					
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.						
	6e. Total. Add lines 6a through 6d.		\$0.00					
			Total claims					
Total claims from Part 2	6f. Student loans	6f.	\$0.00					
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	g\$0.00					
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	n. \$0.00					
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	. \$15,697.00					
	6j. Total. Add lines 6f through 6i.	6j.	\$15,697.00					

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btor 1	Elbert		Howlin
	First Name	Middle Name	Last Name
btor 2	Pamela		Howlin
ouse, if filing)	First Name	Middle Name	Last Name
ted States I	Bankruptcy Court for the:	Northern	District of Illinois

Official	Form	106G
Ollidiai	1 01111	1000

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	any with whom you hav	e the contract or lease	State what the contract or lease is for
Esterling, Sparks Name			Residential Lease, Debtor is Lessee, Yearly Lease
Number	Street		
City	State	Zip Code	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Elbert		Howlin	
	First Name	Middle Name	Last Name	
Debtor 2	Pamela		Howlin	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
(II KNOWN)				Check if t
				amended
Official	Form 106H			
0 - 111				

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

known). Answer every question.		pager on me top er ar	,	
1.	Do you have any codebtors? (If you a No Yes	re filing a joint case, do not l	ist either spouse as a coo	debtor.	
2.	California, Idaho, Louisiana, Nevada,	ew Mexico, Puerto Rico, Texa	as, Washington, and Wis	consin	
	Yes. In which community st Name of your spouse, former Number Street		?	Fill in t	he name and current address of that person.
	City	State	Zip Code		
3.	again as a codebtor only if that pers	on is a guarantor or cosigr	ner. Make sure you hav	e liste	use is filing with you. List the person shown in line 2 d the creditor on Schedule D (Official Form 106D), schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor			Colu	ımn 2: The creditor to whom you owe the debt
				Che	ck all schedules that apply:
3.1	Fisher, Elbert Name			✓	Schedule D, line 2.1; 2.2
					Schedule E/F, line
	Number Street				Schedule G, line
	City Sta	te Zip	Code		

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		D00	Junieni Paį	je 35 01 <i>1</i>	Τ			
Fill in this in	formation to identify	your case:						
Debtor 1	Elbert		Howlin					
	First Name	Middle Name	Last Name		Che	ck if this is:		
Debtor 2 (Spouse, if filing	Pamela	Middle None	Howlin			An amended fil	ing	
(Spouse, it filling	First Name	Middle Name	Last Name					actition chapter 19
	Bankruptcy Court for	Northern	_ District of Illinois			expenses as of		oetition chapter 13 date:
the: Case number			(State)					
(If known)	-				Ī	MM / DD / YYY	Y	
Official	Form 106I							
Schedu	le I: Your In	come						12/15
number (if kı	nown). Answer ever	•	et to this form. On	the top of a	ny additi	onai pages, v	vrite your na	ame and case
1. Fill in you informati	ır employment		Debtor 1			Debtor 2		
	e more than one job, eparate page with	Employment status	Employed			✓ Employed		
-			Not Employed		Not Employed			
informatio employers	n about additional	Occupation	_			Registrar		
		-				<u> </u>		
self-emplo	art time, seasonal, or byed work.	Employer's name				Jackson Park	Hospital	
Occupatio	n may include student	Employer's address				7531 S Stony Island Ave		
	aker, if it applies.		Number Street			Number Street		
			-					
						Chicago	Illinois	60649
			City	State Z	ip Code	City	State	Zip Code
		How long employed there?				11 years 2 m	onths	
Part 2: Giv	ve Details About N							
	onthly income as of t ss you are separated.	the date you file this form	1. If you have nothing	to report for	any line, w	rite \$0 in the s	pace. Include	your non-filing
	r non-filing spouse have , attach a separate she	e more than one employer, et to this form.	combine the informa	tion for all em	ployers fo	r that person o	n the lines be	ow. If you need
	•			For Debtor	1	For Debtor 2 non-filing spo		
		ary, and commissions (before, calculate what the monthly v			\$0.00		\$2,899.87	

+ \$0.00

\$0.00

+ \$0.00

\$2,899.87

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1Elbert First Name		owlin st Name	Case number	if			
riist name iv	niddie Name La	st Name	known) For Debtor 1	For Debtor 2 or non-filing spouse			
Copy line 4 here		→ 4.	\$0.00	\$2,899.87			
5. List all payroll deductions:		····					
5a. Tax, Medicare, and Social Security	y deductions	5a.	\$0.00	\$349.64			
5b. Mandatory contributions for retire	ement plans	5b.	\$0.00	\$0.00			
5c. Voluntary contributions for retiren	nent plans	5c.	\$0.00	\$0.00			
5d. Required repayments of retiremen	nt fund loans	5d.	\$0.00	\$0.00			
5e. Insurance		5e.	\$0.00	\$440.27			
5f. Domestic support obligations		5f.	\$0.00	\$0.00			
5g. Union dues		5g.	\$0.00	\$0.00			
5h. Other deductions. Specify:		5h. +	\$0.00 +	\$0.00			
6. Add the payroll deductions. Add lines 5+5h.	ia + 5b + 5c + 5d + 5e +5f +	+ 5g 6.	\$0.00	\$789.90			
7. Calculate total monthly take-home pa	y. Subtract line 6 from line 4	. 7. <u>.</u>	\$0.00	\$2,109.97			
8. List all other income regularly receive	d:						
8a. Net income from rental property a business, profession, or farm							
Attach a statement for each property gross receipts, ordinary and necessar							
the total monthly net income.		8a	\$0.00	\$0.00			
8b. Interest and dividends		8b	\$0.00	\$0.00			
8c. Family support payments that you dependent regularly receive							
Include alimony, spousal support, ch divorce settlement, and property settl		8c.	\$0.00	\$0.00			
8d. Unemployment compensation		8d.	\$0.00	\$0.00			
8e. Social Security		8e.	\$908.00	\$0.00			
8f. Other government assistance that Include cash assistance and the value cash assistance that you receive, such under the Supplemental Nutrition Ass housing subsidies Specify:	e (if known) of any non- n as food stamps (benefits						
Food Assistance Programs Income		8f	\$180.00	\$0.00			
8g. Pension or retirement income		8g	\$0.00	\$0.00			
8h. Other monthly income. Specify: Son's Contribution Toward Car Paymen	t for 2013 Dodge Caravan	8h. +	\$460.00 +	\$0.00			
9. Add all other income Add lines 8a + 8b		3h. 9	\$1,548.00	\$0.00			
10. Calculate monthly income. Add line 7 Add the entries in line 10 for Debtor 1 and		10	\$1,548.00 +	\$2,109.97	= \$3,657.97		
Include contributions from an unmarried friends or relatives.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Specify:					11. + \$0.00		
12. Add the amount in the last column of Write that amount on the Summary of So					12. \$3,657.97		
and the same and t	Service Sanction Com	, I. Contain E			Combined		
13. Do you expect an increase or decrea	se within the year after yo	ou file this form?			monthly income		
Yes. Explain:							

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Po oo oomplet	and accurate as possib	la If two married poople	are filing together, both	re equally responsible for supplying correct
Schedul	e J: Your Expe	nses		
Official	Form 106J			
Case number (If known)				MM / DD / YYYY
	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition chapter 1 expenses as of the following date:
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
Debtor 2	Pamela		Howlin	Check if this is:
Debtor 1	Elbert First Name	Middle Name	Howlin Last Name	
Debtor 1	mation to identify your cas	3 c .	Howlin	

2/15

(if known). Answer every quest	leeded, attach another sheet to this tion.	form. On the top of any additiona	I pages, write your n	ame and ca	ase number
Part 1: Describe Your Ho	ousehold				
1. Is this a joint case?					
No. Go to line 2					
Yes. Does Debtor 2 live	e in a separate household?				
No					
Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debto	or 2.		
2. Do you have dependents?	√ No				
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does de with you	pendent live ?
Do your expenses include expenses of people other than yourself and your dependents?	✓ No ☐ Yes				
	going Monthly Expenses your bankruptcy filing date unless y	ou are using this form as a supple	ment in a Chapter 1	3 case to re	eport
expenses as of a date after the applicable date.	ne bankruptcy is filed. If this is a sup	plemental Schedule J, check the	box at the top of the	form and f	ill in the
	th non-cash government assistance i cluded it on Sc <i>hedule I: Your Incom</i> e				Your expenses
The rental or home owner any rent for the ground or leading to the second or lead t	rship expenses for your residence. In lot. 4.	clude first mortgage payments and		4.	\$1,090.00
If not included in line 4:					
4a. Real estate taxes				4a	\$0.00
4b. Property, homeowner's	s, or renter's insurance			4b.	\$16.00
4c. Home maintenance, rep	pair, and upkeep expenses			4c.	\$0.00
4d. Homeowner's associati	ion or condominium dues			4d.	\$0.00

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 Debtor 1 First Name
 Elbert Howlin Last Name
 Case number (if known)

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$60.00
11. Medical and dental expenses	11.	\$75.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$175.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$623.13
17b. Car payments for Vehicle 2	17b	\$460.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00
200. Holliowhiol o accordation of confidentification and	206	\$0.00

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Debtor 1 Elber			Howlin	Case number (if known)		
First	Vame	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expense	9 S.				\$3,649.13
	nes 4 through 21.					\$0.00
	` , ,	,, ,,	from Official Form 106J-2			\$3,649.13
22c. Add li	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$3,657.97
23b. Copy	your monthly expenses	from line 22 above.			23b	\$3,649.13
	act your monthly expens		icome.			\$8.84
The r	esult is your monthly net	t income.			23c	
			oan within the year or do yondification to the terms of			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Elbert		Howlin
	First Name	Middle Name	Last Name
Debtor 2	Pamela		Howlin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otato)

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below			
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill	Il out bankruptcy forms?	
	✓ No			
	Yes. Name of person		ankruptcy Petition Preparer's Notice, Declaration, and e (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a	and schedu	lules filed with this declaration and	
	that they are true and correct.			
×	/s/ Elbert Howlin	×	/s/ Pamela Howlin	
	Signature of Debtor 1		Signature of Debtor 2	
	Date 1/21/2017		Date 1/21/2017	
	MM/DD/YYYY		MM/DD/YYYY	

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			Document	Page 41 01	_		
Fill in this info	rmation to identify your	case:					
Debtor 1	Elbert		Howlin				
	First Name	Middle N		е			
Debtor 2 (Spouse, if filing)	Pamela First Name	Middle N	Howlin ame Last Name				
United States	Bankruptcy Court for the		District of Illinoi				
Officed States	Bankruptcy Court for the	Northem	(State				
Case number							
اد: ۲۰: ۲۰ <u>. </u>	Гоина 107				_		Check if this is
Jπiciai	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	or Individuals I	Filing for	Bankru	iptcy	12/
umber (if kr	nown). Answer every o	question.	rate sheet to this form. and Where You Lived	·	arry addition	nai pages, write	your name and case
1. What is	s your current marital s	tatus?					
<u> </u>	arried						
	ot married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	e now?			
✓ No)						
ت ا		ou lived in the last	3 years. Do not include w	vhere you live no	W.		
De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	Debtor 1		Same as Debtor 1
							_
Nu	mber Street		From	Number Street			From
110			To				To
	y Stato	Zin Codo		City	State	Zin Codo	
Cit	y State	Zip Code		City	State	Zip Code	Samo as Dobtor 1
_	y State	Zip Code		City Same as E		Zip Code	Same as Debtor 1
Cit		Zip Code		Same as D	Debtor 1	Zip Code	ы
Cit	y State	Zip Code	From		Debtor 1	Zip Code	From
Cit		Zip Code		Same as D	Debtor 1	Zip Code	ы
Cit	mber Street	Zip Code	From	Same as D	Debtor 1	Zip Code	From

✓ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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1	Elbert Name	- Manage Control		umber (if known)	
	1	e Name Last Na	ame		
t 2:	Explain the Sources of Your Inc	come			
Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bus	sinesses, including part-time	•	years?
۳		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions ar exclusions)
	rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		✓ Wages, commissions, bonuses, tips Operating a business	\$1465.00
	or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	\$36798.32
_	or the calendar year before that:	Wages, commissions,		Wages, commissions,	\$29186.00
Did y	anuary 1 to December 31, 2015) YYYY you receive any other income during the income regardless of whether that in	bonuses, tips Operating a business of this year or the two previousme is taxable. Examples	of other income are alimony;		
Did y Inclupublifiling	anuary 1 to December 31, 2015) YYYYY you receive any other income during	bonuses, tips Operating a business g this year or the two previous is taxable. Examples come; interest; dividends; myou received together, list it	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and	
Did : Inclu publ filing	you receive any other income during ide income regardless of whether that is benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	bonuses, tips Operating a business g this year or the two previnceme is taxable. Examples come; interest; dividends; m you received together, list it in each source separately. Do	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and listed in line 4.	
Did y Inclupubl filing	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income from No Yes. Fill in the details.	bonuses, tips Operating a business I this year or the two previous is taxable. Examples come; interest; dividends; mayou received together, list it in each source separately. Do Debtor 1 Sources of income	of other income are alimony; noney collected from lawsuits; only once under Debtor 1. o not include income that you Gross income from each source (before deductions and	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
(Janetham)	you receive any other income during ide income regardless of whether that is benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	bonuses, tips Operating a business If this year or the two previous is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimony; noney collected from lawsuits; only once under Debtor 1. o not include income that you Gross income from each source (before deductions and exclusions)	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
(Janetham)	you receive any other income during ide income regardless of whether that is benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two prevaccome is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. Est. YTD SSI	Gross income from each source (before deductions) (before deductions and exclusions)	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Did : Inclupubl filling List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previous is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. Est. YTD SSI Est. YTD LINK	Gross income from each source (before deductions) \$\begin{array}{c} \text{Gross income from each source} \text{(before deductions and exclusions)} \\ \$\begin{array}{c} \text{Gross income from each source} \text{(before deductions and exclusions)} \\ \$\begin{array}{c} \text{\$908.00} \\ & \text{\$180.00} \\ \end{array}	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Did : Inclupubl filling List	you receive any other income during ide income regardless of whether that is ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previous is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. Est. YTD SSI Est. YTD LINK	Gross income from each source (before deductions) \$\frac{\text{Gross income from each source}}{\text{\$\$\$\$}\$} (before deductions and exclusions) \$\frac{\text{\$\$}\$}{300} \frac{\text{\$\$}}{310,860.00}	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Did ; Inclupubl filling List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previous is taxable. Examples come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. Est. YTD SSI Est. YTD LINK	Gross income from each source (before deductions) \$\frac{\text{Gross income from each source}}{\text{\$\$\$\$}\$} (before deductions and exclusions) \$\frac{\text{\$\$}\$}{300} \frac{\text{\$\$}}{310,860.00}	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions

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Howlin Debtor 1 Elbert __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Elbert			Ho	wlin	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsic corp ager	ders include your orations of whic	relatives; and the relatives; ar	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on	debts gua	for bankruptcy, of aranteed or cosigned to benefited an instanteed an instante of the second	ed by an insider.	y payments or trans Total amount	sfer any property o Amount you	on account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Contract Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M1-129298 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Creditor's Name Number Street Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credital appointed receiver, a custodian, or another official? No Yes	mount
accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Describe the action the creditor took Oreditor's Name Number Street Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditor appointed receiver, a custodian, or another official? No Yes	mount
Yes. Fill in the details. Describe the action the creditor took Creditor's Name Number Street Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditor appointed receiver, a custodian, or another official? No Yes	
Creditor's Name Number Street Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credital appointed receiver, a custodian, or another official? No Yes	
Number Street Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credite appointed receiver, a custodian, or another official? No Yes	ors, a court-
Last 4 digits of account number: XXXX- City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credite appointed receiver, a custodian, or another official? No Yes	ors, a court-
City State Zip Code 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of credite appointed receiver, a custodian, or another official? No Yes	tors, a court-
 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditor appointed receiver, a custodian, or another official? No Yes 	tors, a court-
appointed receiver, a custodian, or another official? ✓ No ☐ Yes	
Yes	
Part 5: List Certain Gifts and Contributions	
13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?	
✓ No Yes. Fill in the details for each gift.	
Gifts with a total value of more than \$600 Describe the gifts Dates you gave the gifts	alue
Person to Whom You Gave the Gift	
Number Street	
City State Zip Code Person's relationship to you	
Person to Whom You Gave the Gift	
Number Street	
City State Zip Code Person's relationship to you	

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Deb		Elbert		Howlin	Case number (if known,		
		First Name M	liddle Name	Last Name			
14.	Wit	hin 2 years before you filed for b	ankruptcy, did yo	u give any gifts or contrib	outions with a total value of	more than \$600	to any charity?
	V	No					
	¥	Yes. Fill in the details for each g	ift or contribution				
	Ш	res. I ill ill the details for each g	jiit or cortuibution.				
		Gifts or contributions to charit	ies	Describe what you cont	ributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		onany on ano					
		-					
		Name to a Charact					
		Number Street					
		City State	Zin Codo				
		City State	Zip Code				
Daw		List Cartain Lassas					
Pari	6:	List Certain Losses					
15.		hin 1 year before you filed for ba	nkruptcy or since	you filed for bankruptcy,	did you lose anything beca	use of theft, fire,	other disaster, or
	gan	nbling?					
	V	No					
	H						
	Ш	Yes. Fill in the details.					
		Describe the property you lost	and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that i		loss	lost
				pending insurance claims	on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payments or Tr	ansfers				
	Incl	ude any attorneys, bankruptcy petil No Yes. Fill in the details.	tion preparers, or cr	edit counseling agencies fo	r services required in your bar	nkruptcy.	
	Y	Too. Till IT allo dottallo.					
				Description and value of	f any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 0.00		1/21/2017	\$0.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Only Chair	Zip codo				
		Email or website address					
		None					
		Person Who Made the Payment, i	if Not You				
		Person Who Was Paid					
		reison wito was Pala					
		Number Street					
		Number Street					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
			Zip Code				
		City State	<u> </u>				

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Debt		Elbert		Howlin	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or t	tors or to make payme		ur behalf pay or transfer a	ny property to anyo	one who promised to
		No Yes. Fill in the details.					
				Description and value of ar transferred	ny property	Date A payment or transfer was made	mount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a		•	
				Description and value of ar property transferred		property or eived or debts paid	Date transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro		I you transfer any property to a	self-settled trust or simil	ar device of which y	you are a
		Yes. Fill in the details.		Description and value of t	he property transferred		Date transfer was made
		Name of trust					

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Howlin

Debtor 1 Elbert Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Howlin Debtor 1 Elbert Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Elbert			Ho	owlin	Cas	e number <i>(ii</i>	f known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judio	cial or administ	ative proce	eding under	any environmen	ntal law? In	clude settle	ments and or	ders.
	Ħ	Yes. Fill in the def	tails.								
	ш		ano.		Court or ag	ency		Nature (of the case		Status of the
					J	•					case
		Case title									Pending
					Court Name						
		Case number			NumberStre	et					On appeal
											Concluded
		-			City	State	Zip Code				
Pari	t 11:	Give Details Al	oout Your E	Business or Co	onnections	s to Any Bu	siness				
27	W/i+l	nin 4 years before	you filed for	hankruntov die	l vou own a	husiness or	have any of the	following c	onnections t	to any husina	ee?
21.	WILI	iiii 4 years belore	you med for	bankruptcy, uit	a you own a	Dusiliess of	nave any or the	ionowing c	onnections t	to any busine	33:
		A sole propri	etor or self-e	employed in a tra	ade, profess	sion, or othe	r activity, either f	ull-time or p	oart-time		
		A member of	f a limited lial	bility company (l	LC) or limite	ed liability pa	artnership (LLP)				
		A partner in a	a partnership	0							
		ш .		anaging executiv	e of a corp	oration					
		_		of the voting or ϵ	-		noration				
			at loadt 0 /0 t	or the voting or c	quity scour	iucs of a corp	poration				
	✓	No. None of the a	above applie	s. Go to Part 12							
	\Box	Yes. Check all that	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
	_				Desci	ribe the natu	are of the busine	ss	Employer I	Identification	number Do not
											number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	iness existed	
		rambor onoot			Name	of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
		•		·							
					Desci	ribe the natu	ure of the busine	ss			number Do not
									include So	ocial Security	number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desci	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
										olai Security	number of ITM.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1	Elbert			Howlin	Case number (if known)
		First Name		Middle Name	Last Name	
28.		No	rties.	bankruptcy, did yo	u give a financial statement	to anyone about your business? Include all financial institutions,
		Yes. Fill in the deta	ails below.			
					Date issued	
		Name			MM/DD/YYYY	
		Number Street			-	
		Number Street				
		City	State	Zip Code	-	
			Otato	p		
Part	12:	Sign Below				
t	rue a	and correct. I unde	erstand that	making a false stat	ement, concealing property or imprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are, or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ I	Elbert Howlin			/s/ Pamela Howlin
		Signatu	ure of Debtor	1		Signature of Debtor 2
		Date 1	/21/2017			Date 1/21/2017
	Did y	ou attach addition	al pages to	our Statement of	Financial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
]	☱.	lo ′es				
	Did yo	ou pay or agree to	pay someon	e who is not an att	orney to help you fill out bar	nkruptcy forms?
ſ	✓ N	lo				
Ī	<u> </u>	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:						
Debtor 1	Elbert	Howlin				
	First Name	Middle Name	Last Name			
Debtor 2	Pamela		Howlin			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

information below.		
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: CAPITAL ONE AUTO FINAN Description of property securing debt: Hyundai Sante Fe Sport Value: \$18,200.00: REAFFIRM	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	☐ No. ✓ Yes.
Creditor's name: FIRST INVST SVC/FIRST Description of property securing debt: 2013 Dodge Caravan: REAFFIRM	Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]:	No. ✓ Yes.
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

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Debtor	Elbert		Howlin	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired	Personal Property Leas	es	
informa	tion below. Do not list re		d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the tare still in effect; the lease period has not yet ended. You may I U.S.C. § 365(p)(2).
Des	cribe your unexpired pe	rsonal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Part 3:	Sign Below			
Unde	-		my intention about any	property of my estate that secures a debt and any personal
A -				
_	's/ Elbert Howlin gnature of Debtor 1		_	/s/ Pamela Howlin gnature of Debtor 1
SI	gnature of Deptor I		SIÇ	griature of Deditor 1
Da	ate 1/21/2017 MM/DD/YYYY		Da	ate 1/21/2017 MM/DD/YYYY

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dist	rict of illinois	
re_	Elbert Howlin ; Pamela Ho	wlin	Case No.	
-	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	ON OF ATTORNEY	FOR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of th	e petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$1,265.00
	Prior to the filing of this statement II	nave received		\$0.00
	Balance Due			\$1,265.00
2.	. The source of the compensation paid	d to me was:		
	J Debtor	Other (specif	ý)	
3.	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specif	fy)	
4.	I have not agreed to share the abmembers and associates of my la		ion with any other person unless t	hey are
		v firm. A copy of the agree	with a other person or persons wh ment, together with a list of the na	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;		gal service for all aspects of the bang advice to the debtor in determin	
	b. Preparation and filing of any	petition, schedules, stater	nents of affairs and plan which mag	y be required;
	c. Representation of the debtor	at the meeting of creditors	s and confirmation hearing, and an	y adjourned hearings thereof;
6.	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	:
		CERTIF	ICATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreen	nent or arrangement for payment to	o me for representation of the
	1/21/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Howlin, Elbert ; Howlin, Pamela	Case No	
	Debtor(s)	0.000 .10.	
		Chapter.	Chapter7
	VERIFICATION	N OF CREDITOR MA	TRIX
Ti nowledge	he above named Debtors hereby verify that the e.	attached list of creditors is t	rue and correct to the best of their
ate:	1/21/2017	/s/ Howlin, Elbe	ert
		Howlin, Elbert Signature of De	ebtor
		/s/ Howlin, Parr	nela
		Howlin, Pamela Signature of Jo	

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

FIRST INVST SVC/FIRST 5757 WOODWAY DR STE 400 HOUSTON, TX, 77057

MIDLAND FUNDING 2365 Northside Drive San Diego, CA, 92108

Kevin W. Mortell, Attorney at Law 1821 Walden Office Sq Ste 400 Schaumburg, IL, 60173

MERRICK BANK POB 9201 OLD BETHPAGE, NY, 11804

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

SYNCB/WALMART PO BOX 981400 EL PASO, TX, 79998

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303 MABT/CONTFIN 121 Continental Dr Ste 1 Newark, DE, 19713

CREDITONEBNK PO BOX 98872 LAS VEGAS, NV, 89193

COMENITY CAPITAL/BLAIR PO BOX 182120 COLUMBUS, OH, 43218

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220

DR LEONARDS/CAROL WRIG 1515 S 21ST ST CLINTON, IA, 52732

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Advocate Trinity Hospital- 93rd 2320 E 93rd St Chicago, IL, 60617

SWISS COLONY 1112 7TH AVE MONROE, WI, 53566

Birchland Market 1251 1st Avenue Chippewa Falls, WI, 54729

SEVENTH AVENUE 1112 7TH AVE MONROE, WI, 53566

One Step Ahead Po Box 2866 Monroe, WI, 53566 Case 17-01803 Doc 1 Filed 01/21/17 Entered 01/21/17 10:55:57 Desc Main Document Page 63 of 71

Plain Green 93 Mack Road, Suite 600 Box Elder, MT, 59521

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,265.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding.\$350.00/hr.Adding additional bills\$30.00Motion to Reopen and Avoid Lien\$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: PMF (FL)

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 01/21/2017

Client

Client

Attorney

initial: P74

Rev 3/2016

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Debtor 1 Elbert First Name	Middle Name	Howlin Last Name	Case number (if known)			
	estions for Reporting Purpose					
16. What kind of debts do you have?	16a Are your debte primarily consumer debte? Consumer debte are defined in 11 U.S.C. \$ 101(9) on					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.		fter any exempt proper istribute to unsecured c	ty is excluded and administrative reditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Jan 1	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		Siya Siya	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
^{20.} How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001 \$50,000,001 \$100,000,000	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
T OI YOU	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** /s/ Pamela Howlin Signature of Debtor 2 Executed on 1/21/2017 Executed on 1/21/2017					
		D/YYYY	Excourse on _	MM / DD / YYYY		

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Fill in this info	rmation to identify your c	ase:			
Debtor 1	Elbert		Howlin		
	First Name	Middle Name	Last Name	-	
Debtor 2	Pamela		Howlin		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois	_	
Case number (Ifknown)			(State)	_	
Official	Form 106De	<u>C</u> .		J	Check if this is amended filing
Declarat	tion About an	Individual Debt	or's Schedules		12/1
J.S.C. §§ 152, Part 1: Sigr	1341, 1519, and 3571. 1 Below				
Did you p	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankro	uptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptcy Pei Signature (Official Fon	tition Preparer's Notice, Declaration, m 119).	and
		,			•
	nalty of perjury, I declare are true and correct.	e that I have read the sum	mary and schedules filed wi	ith this declaration and	
✗ /s/ Elber		1/8-ln	🗶 /s/ Pamel	la Howlin Pull	And the second s
Signature	of Debtor 1		Signature o	f Debtor 2	

Date 1/21/2017

MM/DD/YYYY

Date 1/21/2017

MM/DD/YYYY

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Debtor 1			Howlin	Case number (if known)
non the transfer of the state o	First Name	Middle Name	Last Name	
	thin 2 years before yo editors, or other parti		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the detail	s below.		
	-		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code		
	- ■ .	·		
Part 12:	Sign Below			
true	and correct. I unders nkruptcy case can re	stand that making a false st	atement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		of Debtor 1	<u> </u>	/s/ Pamela Howlin Signature of Debtor 2
	Date 1/2	1/2017		Date 1/21/2017
Did y	ou attach additional	pages to Your Statement of	Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
I	No			
	Yes			
Did y	ou pay or agree to pa	ay someone who is not an a	torney to help you fill out	bankruptcy forms?
\ <u>\</u>	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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btor Elbert		Howlin	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	l Personal Property Leas	es	
ormation below. Do not list i		leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			□ No □ Yes
Description of leased property:	e sinner it harde ekkelen is ernellijklicher romane en hard die verbeit in verschen gewennen ausgewert eine da -	and A market summan appropriate to the control of t	to the control of the
Lessor's name:		ONNE MINISTER AND AND THE STATE OF MANUFACTURE AND	□ No □ Yes
Description of leased property:	artemonium metalikahan perseri seri eri eri eri eri eri eri eri eri eri	geography and the second secon	
Lessor's name:	Control of the Contro	en er er vir vir vir vir vir vir vir vir vir vi	□ No □ Yes
Description of leased property:			
Lessor's name:	· · · · · · · · · · · · · · · · · · ·		No Yes
Description of leased property:	umammente quanti materia de censo de se esta en esta en esta en estado e escello de debido de dibble teneda e d	angeriang ang pagang pagang ayang ayang ayan semere remembere ana ni e e	Accordance of the Contraction Contract of the Contraction Contract of the Cont
Lessor's name:		ORTHER FORTER (AT P. C. S. STATILLA), WAS ALTERNATURE AND ADDRESS AND TOLER STANDARD PLANT (* P.	□ No □ Yes
Description of leased property:	e de central e en e		
Lessor's name:			□ No □ Yes
Description of leased property:	· · · · · · · · · · · · · · · · · · ·		
Lessor's name:	, , ,		□ No □ Yes
Description of leased property:			
3: Sign Below			
Under penalty of perjury, I de property that is subject to a		ny intention about any p	property of my estate that secures a debt and any personal
X /s/ Elbert Howlin Signature of Debtor 1	bet Andi		Pamela Howlin Quel Lature of Debtor 1
Date 1/21/2017 MM/DD/YYYY		·	= 1/21/2017 MM/DD/YYYY

Official Form 108

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Howlin, Elbert ; Howlin, Pamela	Case No	
	Debtor(s)	Case IVO.	
		Chapter	Chapter7
	VERIFICATION	ON OF CREDITOR MATE	RIX
Th nowledge	he above named Debtors hereby verify that the.	ne attached list of creditors is true	e and correct to the best of their
Date:	1/21/2017	/s/ Howlin, Elbert	Elber I doubli
		Howlin, Elbert Signature of Debto	r
		/s/ Howlin, Pamela Howlin, Pamela Signature of Joint L	

1.

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Debtor 1 Elbert		Howlin	Case number	((fknown)	
First Name N	liddle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spou	se
Unemployment compensation Do not enter the amount if you contend under the Social Security Act. Instead, list	that the amount red	ceived was a benef	\$0.00	\$0.00	
For you For your spouse	-	\$908.00 \$0.00			
 Pension or retirement income. Do not benefit under the Social Security Act. 	include any amour	t received that was	s a \$ <u>0.00</u>	\$0.00	
10.Income from all other sources not lis amount. Do not include any benefits rece payments received as a victim of a war or international or domestic terrorism. If nec page and put the total below.	ived under the Soc me, a crime agains	ial Security Act or thumanity, or	9	•	•
Other Government Assistance	•		\$ <u>180.00</u>	\$0.00	
Total amounts from separate pages, if an	√ .		+\$460.00	+\$0.00	
11. Calculate your total current monthly each	income. Add lines	2 through 10 for	\$640.00	+ \$3,468.13	= \$4,108.13
column. Then add the total for Column	A to the total for C	olumn B.			
					Total current monthly income
Part 2: Determine Whether the Mea					
 Calculate your current monthly incom Copy your total current monthly incom 	and the second second	llow these steps:		Copy line 11 here →	T #4.400.40
Multiply by 12 (the number of mont				opy internation	\$4,108.13 X 12
12b. The result is your annual income for	this part of the form	n.		1	2b. \$49,297.56
13 Calculate the median family income th	at applies to you	Fallow these stee			
Fill in the state in which you live.	at applies to you.	Illinois	S.		
Fill in the number of people in your house	hold	2	na e en		
Fill in the median family income for your s		A CONTRACTOR A STATE OF A STATE O	non-more		13. \$65,659.00
household. To find a list of applicable median income instructions for this form. This list may als	amounts, go online	e using the link spe	ecified in the separate		400,000100
14. How do the lines compare?	Dibe available at the	bankruptcy cierk s	в опісе.		
14a. Line 12b is less than or equal to Go to Part 3.	line 13. On the top	of page 1, check	box 1, There is no presumptio	n of abuse.	
14b. Line 12b is more than line 13. C Go to Part 3 and fill out Form 12	n the top of page 1 2A-2.	, check box 2, The	e presumption of abuse is dete	ermined by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare under penalty of	f perjury that the in	formation on this s	statement and in any attachme	ents is true and correct.	
/s/ Elbert Howlin Signature of Debtor 1	thh	_	/s/ Pamela Howlin	Red I	
· ·			Signature of Debtor 2		
Date 1/21/2017 MM/DD/YYYY			Date 1/21/2017 MM/DD/YYYY		
If you checked line 14a, do NOT fill out If you checked line 14b, fill out Form 1:	or file Form 122A- 22A-2 and file it wit	2. h this form.			